

WHAT IS CLAIMED IS:

Sub B1. 1 A method for increasing efficiency of a marketing system, the system comprising a database containing customer demographic data, said method including the steps of:

building models of predicted customer profiles; and

5 generating scores for prospective customer in the database based on the predicted customer profiles.

10 2. A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using an online analytical processing tool that combines models in the form of a multidimensional structure.

15 3. A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using an online analytical processing tool with dimensions comprising risk, attrition, and profitability.

20 4. A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to supply predicted answers to questions.

25 5. A method according to Claim 4 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to determine how likely a customer is to close an account early.

20 6. A method according to Claim 4 wherein said step of building models of predicted customer profiles further comprises the step of using a propensity model to determine how likely a customer is to default on an account.

25 7. A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a payment behavior prediction model to estimate risk.

8. A method according to Claim 1 wherein said step of building models of predicted customer profiles further comprises the step of using a client prospecting model for business development.

*Sub
B2*

9 A method according to Claim 1 wherein said step of generating scores for prospective customer in the database based on the predicted customer profiles further comprises the step of guiding a user to optimize marketing campaign selections based on criteria from a customer database.

5 10. A system configured for targeting market segments comprising:
a customer database;
a graphical user interface for entering marketing campaign data; and
models of predicted customer profiles based upon historic data.

10 11. A system according to Claim 10 wherein said models are embedded in an online analytical processing tool that takes the form of a multidimensional structure.

12. A system according to Claim 10 wherein said models of predicted customer profiles further comprise a propensity model used to supply predicted answers to questions.

15 13. A system according to Claim 12 wherein said propensity model determines how likely a customer is to close an account early.

14. A system according to Claim 12 wherein said propensity model determines how likely a customer is to default on an account.

20 15. A system according to Claim 11 wherein said model has dimensions comprising risk, attrition, and profitability.

16. A system according to Claim 11 wherein said model is a payment behavior prediction model used to estimate risk.

17. A system according to Claim 11 wherein said model is a client prospecting model used for business development.

25 18. A system according to Claim 10 further configured to guide a user to optimize marketing campaign selections based on criteria from a customer database.

*Add
B3 >*